



Department of Human Resources
Division of Employee Benefits

November 20, 2020

«SORT_NAME»

«ADDRESS_1»«ADDRESS_2»

«CITY»«STATE»«ZIP»

Dear Milwaukee County Retiree,

Each year during Open Enrollment, you can adjust your benefit election to suit your changing needs. This year's Open Enrollment period will be held from **November 30th – December 9th, 2020**.

There are **no changes** to your benefit plans for 2021. Deductibles, coinsurance, copays, and plan designs will remain the same. For retirees who are paying for coverage, there will be no changes to your premiums for 2021.

Due to the COVID-19 pandemic, Milwaukee County will not be hosting in-person enrollment meetings. We have partnered with **UnitedHealthcare (UHC)** to bring you virtual informational sessions. Our commitment to the health and safety of retirees and staff is our top priority. Please join us virtually to learn more about our **UHC Medicare Advantage Plan**. Learn about Virtual Doctor Visits, Free Gym Memberships, Annual In-Home visits, 24/7 Nurse Line and much, much more.

Please review the information included with this letter and contact the Benefits Division if you have any questions.

Sincerely,

Milwaukee County Benefits Division

benefits@milwaukeecountywi.gov

414-278-4198



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Virtual Open Enrollment Sessions

Attend a meeting to learn how to take advantage of the **UHC Group Medicare Advantage Plan**



Nationwide coverage



24/7 NurseLine



Virtual Doctor Visits



\$0 preventive care



Gym membership



Annual in-home visit

December 1, 2020	December 2, 2020	December 3, 2020
<p>Join by Phone</p> <p>10 a.m. – 12 p.m. (central)</p> <p>Dial: 844-721-7241, TTY 711 Then code: 1175988</p>	<p>Join Online connect from anywhere using your computer, tablet or smartphone</p> <p>2 p.m. – 4 p.m. (central)</p> <p>Event number: 135 880 2537 Event password: MilCounty21!</p>	<p>Join Online connect from anywhere using your computer, tablet or smartphone</p> <p>10 a.m. – 12 p.m. (central)</p> <p>Event number: 135 982 6113 Event password: MilCounty21!</p>

To join the online meeting:

1. Go to **www.UHCRetiree.com/MilwaukeeCounty** and look for the meeting schedule document under "Important Information"
2. Click on the link for the meeting you want to attend
3. Enter your name and email address
4. Enter the session password for your meeting
5. Click "Join Now." Follow the instructions that appear on your screen

To dial-in only for the online meeting:

1. If you don't have access to the internet, you can call **1-763-957-6400, TTY 711**, to hear the presentation
2. Follow the instructions that you hear on the phone



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2021 Retiree Medical Plan Comparison

Medical Benefits	UHC Choice Plus Plan		UHC Medicare Advantage Plan Available for Medicare Eligible Retirees	
	In Network		In Network	
Customer Service Number	1-800-603-3941		1-866-291-1237	
Group Number	#714852		#13886	
Annual Deductible	Retiree Only:	\$1,250	None	
	Retiree + Child(ren)	\$1,500		
	Retiree + Spouse	\$2,250		
	Retiree + Family	\$2,500		
Annual Out-of-Pocket Maximum	\$3,000		\$2,400	
Office Visits (Primary Care)	\$30 Copay		\$10 copay	
Office Visits (Specialist)	\$40 Copay		\$20 copay	
Inpatient Hospital	80% of eligible charges		\$500 per Admission	
Skilled Nursing Facility (SNF)	80% of eligible charges		\$0 copay per day: days 1-20 \$75 copay per additional day up to 100 days	
Outpatient Surgery	80% of eligible charges		\$250 copay	
Ambulance	80% of eligible charges		\$100 copay	
Emergency Room	\$200 copay		\$65 copay (worldwide)	
Urgent Care	\$30 copay		\$35 copay (worldwide)	
Preventive Services	100% of eligible charges		100% of eligible charges	
Diagnostic Procedures/Tests	80% of eligible charges		90% of eligible charges	
Lab Services	80% of eligible charges		\$10 copay	
Radiology	80% of eligible charges		\$25 copay	
Durable Medical Equipment	80% of eligible charges		80% of eligible charges	
Routine Foot Care	Not Covered		\$20 copay (Up to 6 visits per plan year)	
Routine Hearing Exam	Not Covered		\$0 copay (1 exam every 12 months)	
Routine Vision Exam	Not Covered		\$20 copay (1 exam every 12 months)	
Virtual Doctor Visits	\$10 copay		\$0 copay	
Fitness Benefit	Reimbursement up to \$100/year		No cost gym membership at participating locations through SilverSneakers®	
Website Address	www.myUHC.com		www.UHCRetiree.com/MilwaukeeCounty	
Optum Rx Prescription Drugs				
Coverage	Retail (30 Day Supply)		Mail Order (90 Day Supply)	
Tier 1 Prescriptions	\$10		\$25	
Tier 2 Prescriptions	\$30		\$75	
Tier 3 Prescriptions	\$50		\$125	
Tier 4 Prescriptions	\$75		\$225	
Rx Out-of-Pocket Maximum	Individual	\$2,000	Individual	\$2,000
	Family	\$4,000	Family	\$4,000
Note: this at-a-glance comparison assumes single coverage and is intended as a summary only. For specific terms, provisions, conditions, limitations or exclusions, please refer to the Summary Plan Description.				



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Medicare Part B Reimbursements

If you satisfy the conditions shown in the table below and we have received a copy of your Medicare card, you may also be eligible for reimbursement of your Medicare Part B premiums. If you are eligible for this benefit, Milwaukee County will add a reimbursement of Medicare Part B premiums, including any income-related monthly adjustments to your pension check. This reimbursement would also apply to Medicare Part B premiums for eligible covered spouses.

Group	Hired Before	Retired Before
Non-represented	1/1/1994	3/31/2011
DC48; Building Trades; Machinists, TEAMCO	1/1/1994	12/31/2011
Attorneys	1/1/2006	12/31/2011
FNHP/Nurses	9/27/1995	12/31/2012
Doyne	1/1/1992	12/31/2012
Deputy Sheriffs	7/1/1995	Not Applicable
Firefighters	1/1/1994	Not Applicable

Income-Related Monthly Adjustment (IRMAA)

The income-related monthly adjustment amount, or **IRMAA**, is a surcharge you may have to pay if the Social Security Administration determines your income is above a certain level. If you are eligible for a Medicare Part B Reimbursement, Milwaukee County will reimburse your IRMAA amount on your monthly pension check.

Send us a copy of your IRMAA letter on an **annual basis**. IRMAA letters need to be received by the Benefit Division before **January 15, 2021** to be payable on your January pension check. Milwaukee County will not reimburse your past IRMAA reimbursements and will only reimburse on a go forward basis.

Important Reminders:

- ❖ New Benefit elections take effect January 1, 2021
- ❖ Milwaukee County Retiree plans do not include dental or vision insurance plans
- ❖ If you would like to change health plans, please download an enrollment form from our website or contact the Benefit Division for assistance

For questions, contact the Benefit Division:



Email: Benefits@milwaukeecountywi.gov



Website: www.county.milwaukee.gov/HumanResources



Phone: (414) 278-4198



Fax: (414) 223-1379

Milwaukee County Benefit Division
901 N. 9th Street, Room 210
Milwaukee, WI 53233



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Frequently Asked Questions - Open Enrollment

Will there be in-person Open Enrollment meetings?

Due to the COVID-19 pandemic, Milwaukee County will not be hosting in-person Open Enrollment meetings. Join us *virtually* to learn more about our UHC Medicare Advantage Plan. Details on Page 2 of this letter. Please note, there are **NO CHANGES** to our 2021 benefit plans

Are you currently enrolled in the UHC Medicare Advantage Plan?

If you answered yes, please note the following important message:

You will remain in your current health plan for 2021. You do not need to complete anything for Open Enrollment. You will be receiving a new UHC Medicare Advantage ID Card for 2021.

Are you currently enrolled in the UHC Choice Plus Plan and eligible for Medicare Part A and B?

If you answered yes, please note the following important message:

On October 13, 2020, a letter was sent to your home stating your enrollment in the UHC Choice Plus Plan will end on December 31, 2020 and you will be automatically enrolled in the UHC Medicare Advantage Plan effective January 1, 2021. You will receive a new UHC Medicare Advantage card including both medical and prescription coverage. Any prescriptions that were filled through Optum will automatically continue to fill as they had previously.

If you would like to remain in the UHC Choice Plus Plan, you **MUST** notify the Benefit Division no later than **December 9, 2020**. If we do NOT hear from you, you will automatically be transitioned to the Medicare Advantage Plan effective January 1, 2021

Are you currently enrolled in the UHC Choice Plus Plan, but not eligible for Medicare?

If you answered yes, please note the following important message:

You will remain in your current health plan for 2021. You do not need to complete anything for Open Enrollment. You will not be receiving a new UHC Choice Plus ID Card for 2021 so please keep your current ID Card.

I want to change my health plan for 2021. Do I need to do anything?

Yes, you will need to download an Enrollment Form from www.county.milwaukee.gov/HumanResources or call the Benefit Division at 414-278-4198 for assistance

Does Milwaukee County offer any retiree dental or vision plans?

No, we do not offer dental or vision plans

I currently receive a Medicare Part B Reimbursement from Milwaukee County. Should I call you?

No, you **DO NOT** need to contact us. If you are currently receiving a Medicare Part B Reimbursement of \$144.60 (retiree only) or \$289.20 (retiree/spouse) on your monthly pension check, you **DO NOT** need to contact us. You'll automatically receive the new Medicare Part B rate on your January 2021 pension check



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What is the new Medicare Part B rate for 2021?

The new 2021 Medicare Part B rate will be \$148.50 / month

Are Gym Memberships included in my health plan?

- If you are enrolled in the **Medicare Advantage Plan**, you are eligible for a no cost gym membership at participating locations through SilverSneakers
- If you are enrolled in the **Choice Plus PPO Plan**, you are eligible for a \$100 gym reimbursement. Find our Gym Reimbursement Form at www.county.milwaukee.gov/HumanResources

How long can my dependent child(ren) stay on my retiree health insurance plan?

You may cover your eligible dependent child(ren) on your retiree health plan until the end of the month in which they turn age 27. Once they reach age 27, they will be automatically terminated from our group plan

Frequently Asked Questions - Medicare:

What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older and certain younger people with disabilities. For more information, visit www.medicare.gov or call **1-800-MEDICARE**

When am I eligible for Medicare?

You are eligible for Medicare when you turn age 65. You may qualify at a younger age if you are approved for Social Security disability insurance. Visit www.medicare.gov or call **1-800-MEDICARE** with questions

I will be turning age 65 soon. What do I need to do?

Approximately, three (3) months prior to turning age 65, you (and/or your spouse) will receive a letter from the Benefit Division with detailed instructions. You will need to complete the following steps prior to your 65th birthday:

- Sign up for Medicare Part A and Medicare Part B (can be done up to 3 months prior to turning 65)
- Provide the Benefit Division with a copy of your Medicare card
- Complete the enrollment form we will provide to you in our informational packet
- Confirm your address on record with Milwaukee County not a PO BOX. Medicare does not allow for PO Boxes and requires a permanent address on file to be enrolled
- Watch your US Mail for further instructions (will be sent 3 months prior to your 65th birthday)

What is an IRMAA Form?

IRMAA is an Income-Related Monthly Adjustment Amount for the cost of Medicare Part B, determined by the IRS. If it is determined you must pay an adjusted amount for Medicare Part B, **AND** you meet the criteria qualifying you for reimbursement from Milwaukee County, you **MUST** send a copy of your IRMAA letter to the Benefit Division annually. IRMAA letters need to be received by January 15, 2021 to be included on the January pension check. This amount will be reimbursed on a “going forward” basis. See page 4 of this letter for more details

Am I required to enroll in Medicare Part A and Medicare Part B?



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To be eligible for enrollment on the Milwaukee County health plans, you **MUST** be enrolled in Medicare Part A and Medicare Part B when you are first eligible. If do not enroll in Medicare Part A and Medicare Part B, Milwaukee County will NOT be held liable for any charges, claims, bills, or expenses that are payable by Medicare

Do I need to enroll in Medicare Part D?

No, you **DO NOT** need to enroll in Medicare Part D. Both our retiree health plans cover prescription drugs

What if Social Security is charging me for Medicare Part D coverage?

If you receive a letter from Social Security charging you for Medicare Part D, send a copy of your letter to the Benefit Division. You will be reimbursed the monthly adjustment on your pension check on a go-forward basis. No retro adjustments!

Can I enroll in a Medicare Advantage Plan NOT SPONSORED by Milwaukee County?

Per Medicare guidelines, if you enroll in another Medicare Advantage plan NOT SPONSORED by Milwaukee County, you will lose coverage with Milwaukee County and not be allowed back into our plan

Frequently Asked Questions – Retiree Benefits:

How do I change my life insurance beneficiary?

You may change your life insurance beneficiary at any time. Download a Change Form from our website at www.county.milwaukee.gov/HumanResources or call the Benefit Division at (414) 278-4198 for assistance

Does my life insurance have a cash value?

No, your life insurance policy does NOT have a cash value

Does my life insurance value reduce as I age?

Yes, your life insurance value will reduce beginning at age 65

Retiree Age	% of Benefit
Less than Age 65	100%
Age 65 but less than 66	92%
Age 66 but less than 67	84%
Age 67 but less than 68	76%
Age 68 but less than 69	68%
Age 69 but less than 70	60%
Age 70 and older	25%

How do I report a retiree death?

- For Life Insurance Questions - Contact **Benefit Division** at benefits@milwaukeecountywi.gov or (414) 278- 4198
- For Pension Questions - Contact **Retirement Plan Services** at ers@milwaukeecountywi.gov or (414) 278-4207

How do I receive a 1099R Form to report my income to the IRS?

If you received a pension distribution in 2020, you will receive a 1099R form for reporting your income to the IRS. These forms will be mailed to your home at the end of January. Contact **Retirement Plan Services** at ers@milwaukeecountywi.gov or (414) 278-4207 for assistance



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How do I change my tax withholding amount on my pension check?

Contact **Retirement Plan Services** at ers@milwaukeecountywi.gov or (414) 278-4207 for assistance

How do I change my direct deposit for my pension check?

Contact **Retirement Plan Services** at ers@milwaukeecountywi.gov or (414) 278-4207 for assistance

How do I change my mailing address?

Contact **Retirement Plan Services** at ers@milwaukeecountywi.gov or (414) 278-4207 for assistance.

Please note, Medicare does not allow for PO Boxes and requires a permanent address on file to be enrolled

For questions, contact the Benefit Division:

Email: Benefits@milwaukeecountywi.gov

Phone: (414) 278-4198

Website: www.county.milwaukee.gov/HumanResources